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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Yomaira First name	First name
	passport).	Middle name	Middle name
	Bring your picture	Rodriguez	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>7424</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
		9xx - xx	9xx - xx

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Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	dong duomod do mames	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3502 W. Le Moyne St.	Number Street
		Unit 2nd Floor	
		Chicago IL 60651 City State ZIP Code COOK	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Yomaira

Debtor 1

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Debtor 1

Yomaira

Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you			tion of each, see <i>Notice</i> 0)). Also, go to the top o		C. § 342(b) for Individuals ne appropriate box.	
	are choosing to file	☐ Chap	ter 7				
	under	☐ Chap	ter 11				
		☐ Chap	ter 12				
		■ Chap	ter 13				
8.	How you will pay the fee	local yours subm with: I nee Appli I requ By la less:	court for more deta self, you may pay w nitting your payment a pre-printed addrest d to pay the fee in cation for Individual uest that my fee be w, a judge may, but than 150% of the of	ils about how you ma ith cash, cashier's che t on your behalf, your ss. installments. If you cl is to Pay The Filing For waived (You may req t is not required to, wa ficial poverty line that	y pay. Typically, if y eck, or money order attorney may pay w noose this option, see in Installments (Guest this option only aive your fee, and mapplies to your fam	with a credit card or check	
				nived (Official Form 10			
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When _		ase Number	-
					MM / DD / YYYY		
			District None	When		ase Number	-
					MM / DD / YYYY		
			District	When	Ca	ase Number	-
					MM / DD / YYYY		
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Rela	ationship to you	
	not filing this case with		District		Ca	ase Number, if known	
	you, or by a business parter, or by affiliate?				MM / DD / YYYY		
						ationship to you	
			District	When _	Ca MM / DD / YYYY	ase Number, if known	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord of residence?	otained an eviction judgn	nent against you and o	do you want to stay in your	
			■ No. Go to line □ Yes. Fill out <i>In</i> this bankrupto	itial Statement About an	Eviction Judgment Ag	gainst You (Form 101A) and file it wit	th

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Yomaira Document Rodriguez

Debtor 1

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Case Number (if known)

12.	Are you a sole proprietor	No.	Go to Part 4.			
	of any full- or part-time business? A sole proprietorship is a	Yes.	Name and location of bus	siness		
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street			
	to the political.		City		State	Zip Code
			Check the appropriate bo	ox to describe your business:		
			☐ Health Care Busine	ess (as defined in 11 U.S.C. § 101(27A	۸))	
			☐ Single Asset Real E	Estate (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as det	fined in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker	(as defined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).		he Bankruptcy Code.	1, but I am NOT a small business debt		
Pa	rt 4: Report if You Own or Hav	_	Bankruptcy Code. ous Property or Any Proper	ty That Needs Immediate Attention		
		ve Any Hazard		ty That Needs Immediate Attention		
Pa	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	ve Any Hazard		ty That Needs Immediate Attention		
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	ous Property or Any Proper What is the hazard?			
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	No.	ous Property or Any Proper What is the hazard?			
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	ous Property or Any Proper What is the hazard? If immediate attention is no			
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	ous Property or Any Proper What is the hazard? If immediate attention is no	eeded, why is it needed?		

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Debtor 1

Yomaira

Middle Na

Rodriguez

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor	1

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit
counseling agency within the 180 days before I
filed this bankruptcy petition, and I received a
certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1

Yomaira

Document Rodriguez

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Case Number (if known)

Pa	rt 6: Answer These Questions	s for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individ No. Go to line 16b.	rily consumer debts? Consumer debts are dual primarily for a personal, family, or household	
			rily business debts? Business debts are deb	
		No. Go to line 16c. Yes. Go to line 17.	nvestment or through the operation of the busin	ess of investment.
		_	ou owe that are not consumer debts or business	debts.
17.	Are you filing under Chapter 7?	No. I am not filing under	Chapter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		apter 7. Do you estimate that after any exempt nses are paid that funds will be available to distr	
18.	How many creditors do	1 -49	1,000-5,000	25,001-50,000
	you estimate that you owe?	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
		200-999		
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below	— \$000,00 : \$\psi\$:		
For	you	I have examined this petition, a correct.	and I declare under penalty of perjury that the inf	ormation provided is true and
			hapter 7, I am aware that I may proceed, if eligib I understand the relief available under each cha	·
			nd I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 342	
		I request relief in accordance w	rith the chapter of title 11, United States Code, s	pecified in this petition.
		-	atement, concealing property, or obtaining mone ult in fines up to \$250,000, or imprisonment for a and 3571.	
		✗ /s/ Yomaira Rodrig	uez 🗶	
		Signature of Debtor 1	Sign	ature of Debtor 2
		Executed on09/07/20	D16 Exec	cuted onMM / DD / YYYY

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Debtor 1 Yomaira Rodriguez Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jonathan Daniel Parker	Date	Date: 09/07/20	016
Signature of Attorney for Debtor	Duic	MM / DD / YYYY	
Jonathan Daniel Parker			
Printed name			•
Geraci Law L.L.C.			
Firm name			•
55 E. Monroe St., #3400			
Number Street			
	IL.	60603	
Chicago	IL State	60603 ZIP Code	
		ZIP Code	cilaw.com
Chicago	State	ZIP Code	.cilaw.com

Fill in this in	formation to iden	tify your case:	
Debtor 1	Yomaira		Rodriguez
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS_ (State)
Case Number (If known)	·		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 3,735
1c. Copy line 63, Total of all property on Schedule A/B	\$ 3,735
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$32,038
Part s:	
Park 3:	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,015.89
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,815.00

Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Main Page 9 of 62 Document Case Number (if known) _ Yomaira Rodriguez First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 1,980.35 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Total claim

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	l otal claim
From Part 4 of Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_9,151.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Total. Add lines 9a through 9f.	\$_9,151.00

Fill in this in		ntify your case and this fili		Entered 09/07/16 13:45:1 0 of 62	6 Des	sc Main	
	Yomaira		Podriguoz	0 01 02			
Debtor 1	First Name	Middle Name	Rodriguez Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
		or the : <u>NORTHERN</u> Distric	(State)		Г	Check if this	is an
Case Number (If known)					-	amended filir	ng
Official F	orm 106A	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas	best. Be as complete and a ct information. If more spa se number (if known). Answ	accurate as possible. If two ma	fits in more than one category, list the ass arried people are filing together, both are e e sheet to this form. On the top of any add	equally		
01. Do you ow No.	n or have any le	gal or equitable interest in	any residence, building, land	or similar property?			
Yes.	Describe	portion you own for all of v	our entries fro Part 1, includin	g any entries for pages			
			•				\$0.00
Part 2:	Describe Your Ve	hicles					
=		·	- · · · · · · · · · · · · · · · · · · ·	registered or not? Include any vehicles ecutory Contracts and Unexpired Leases.			
-		s, sport utility vehicles, mo	·	ecutory Contracts and Onexpired Leases.			
No.							
Yes. O4. Watercraft	Describe , aircraft, motor	homes, ATVs and other re-	creational vehicles, other vehi	cles, and accessories			
Examples:	Boats, trailers, mot	ors, personal watercraft, fishing	vessels, snowmobiles, motorcycle a	accessories			
Yes.	Describe						
			our entries fro Part 2, includin				\$ 0.00
,							
Part 3:	Describe Your Per	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any	of the following items?			Current value of portion you own Do not deduct sector exemptions	n?
	I goods and furr	nishings furniture, linens, china, kitchenw	are				
No.	тајог аррпаноса, г	urmare, mens, erma, ktorenw					
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$500	¢	500.00
	Televisions and rac	dios; audio, video, stereo, and d including cell phones, cameras,	igital equipment; computers, printer media players, games	s, scanners; music		\$ <u></u>	300.00
Yes.	Describe	Flat screen TV, computer, prin	ter, cell phone		\$3,000	ē.	3,000.00
08. Collectible	s of value					\$	3,000.00
		nes; paintings, prints, or other a collections; other collections, me	rtwork; books, pictures, or other art emorabilia, collectibles	objects;			
Yes.	Describe					\$	0.00

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Examples: Sports, photographic and kayaks; carpentry tools;	hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
Yes. Describe		\$ <u>0.0</u> 0
10. Firearms Examples: Pistols, rifles, sho	tguns, ammunition, and related equipment	
Yes. Describe		\$0.00
11. Clothes Examples: Everyday clothes No.	furs, leather coats, designer wear, shoes, accessories	
Yes. Describe	Everyday clothes, shoes, accessories \$50	\$50.00
12. Jewelry Examples: Everyday jewelry gold, silver No.	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	_
Yes. Describe	Costume jewelry \$100	\$100.00
13. Non-farm animals Examples: Dogs, cats, birds,	horses	
Yes. Describe		\$0.00
No.	ousehold items you did not already list, including any health aids you did not list	_
Yes. Describe		
Tes. Describe		\$ <u>0.0</u> 0
15. Add the dollar value of all	of your entries from Part 3, including any entries for pages you have attached ber here	\$ <u>0.0</u> 0 \$3,650.00
15. Add the dollar value of all	ber here	'
15. Add the dollar value of all for Part 3. Write that num Part 4: Describe Your Fi	ber here	'
15. Add the dollar value of all for Part 3. Write that num Part 4: Describe Your Fi Do you own or have any legal	nancial Assets	\$3,650.00 Current value of the portion you own? Do not deduct secured claims
15. Add the dollar value of all for Part 3. Write that num Part 4: Describe Your Fi Do you own or have any lega 16. Cash Examples: Money you have	nancial Assets I or equitable interest in any of the following?	\$3,650.00 Current value of the portion you own? Do not deduct secured claims
15. Add the dollar value of all for Part 3. Write that num Part 4: Describe Your Fi Do you own or have any lega 16. Cash Examples: Money you have No. Yes. Describe 17. Deposits of money Examples: Checking, saving	nancial Assets I or equitable interest in any of the following?	\$3,650.00 Current value of the portion you own? Do not deduct secured claims or exemptions
15. Add the dollar value of all for Part 3. Write that num Part 4: Describe Your Fi Do you own or have any lega 16. Cash Examples: Money you have No. Yes. Describe 17. Deposits of money Examples: Checking, saving and other similar institutions.	nancial Assets If or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition If your wallet, in your home, in a safe deposit box, and on hand when you file your petition	\$3,650.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$
15. Add the dollar value of all for Part 3. Write that num Part 4: Describe Your Fi Do you own or have any lega 16. Cash Examples: Money you have No. Yes. Describe 17. Deposits of money Examples: Checking, saving and other similar institutions. No. Yes. Describe 18. Bonds, mutual funds, or	hancial Assets If or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition If you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Greendot prepaid debit	\$3,650.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$
15. Add the dollar value of all for Part 3. Write that num Part 4: Describe Your Fi Do you own or have any legal 16. Cash Examples: Money you have No. Yes. Describe 17. Deposits of money Examples: Checking, saving and other similar institutions. No. Yes. Describe 18. Bonds, mutual funds, or Examples: Bond funds, investing No. Yes. Describe	It or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition If you have multiple accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Greendot prepaid debit Dublicly traded stocks Institution or issuer name:	\$3,650.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$
15. Add the dollar value of all for Part 3. Write that num Part 4: Describe Your Fi Do you own or have any lega 16. Cash Examples: Money you have No. Yes. Describe 17. Deposits of money Examples: Checking, saving and other similar institutions. No. Yes. Describe 18. Bonds, mutual funds, or Examples: Bond funds, investing No. Yes. Describe 19. Non-publicly traded stock	nancial Assets If or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition If you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Greendot prepaid debit Dublicly traded stocks It money market accounts with brokerage firms, money market accounts	\$3,650.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$

ebtor 1	Yoma	_{ira} Case 1	.6-28633	Doc 1	Filed 09/07/16 Document	Entered 09/07/16 13:45:16 Page 12 of 2 umber (if known)	Desc Main		
	First Nar	me	Middle Name		Last Name	rage 12 01 02			
N	egotiable	instruments includ	de personal checks	s, cashiers' che	le and non-negotiable inst cks, promissory notes, and mor meone by signing or delivering	ney orders.			
04 D-	<u>-</u> -							\$	0.00
		or pension ac Interests in IRA, E		(k), 403(b), thrif	t savings accounts, or other pe	ension or profit-sharing plans			
	Yes.	Describe	Type of accour	nt and Instituti	on name:			¢	0.00
22. Se	curity de	eposits and pre	epayments					Ψ	
			-		nay continue service or use from ies (electric, gas, water), telecc				
	Yes.	Describe	Institution nam	e or individua	l:				
23. An	nuities (A contract for	a periodic paym	ent of money	to you, either for life or f	or a number of years)		\$	0.00
	No.	Describe	Issuer name ar	nd description					
L	Yes.	Describe	issuel fiame al	ia aescription				\$	0.00
			IRA, in an accorda(b), and 529(b)(1).		fied ABLE program, or und	der a qualified state tuition program.			
Ī	Yes.	Describe	Institution nam	e and descrip	tion. Separately file the rec	cords of any interests.11 U.S.C. § 521(c):		¢	0.00
25. Tru	No.	uitable or future	e interests in pr	operty (other	than anything listed in lin	ne 1), and rights or powers		Ψ	<u> </u>
	Yes.	Describe						¢	0.00
					her intellectual property yalties and licensing agreemen	nts		Φ	
	Yes.	Describe							
		•	l other general i	-				\$	0.00
E:	No.	Building permits, e	exclusive licenses,	cooperative as	sociation holdings, liquor licens	ses, professional licenses			
L	Yes.	Describe						\$	0.00
Money	or prop	erty owed to yo	ou?				Current val portion you Do not deduc or exemption	u own? ct secured	
28. Ta	_	s owed to you							
	No. Yes.	Describe						_	
29. Fa	mily sup	port						\$	0.00

	Current value of the portion you own? Do not deduct secured claims or exemptions	S
28. Tax refunds owed to you No.		
Yes. Describe	\$ <u> </u>	<u>.0</u> 0
29. Family support		
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
No.		
Yes. Describe	\$ <u> </u>	<u>.0</u> 0
30. Other amounts someone owes you		
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
Social Security benefits; unpaid loans you made to someone else		
No.		
Yes. Describe	\$0.	<u>.0</u> 0

Yomaira Case 16-28633 Doc 1

First Name Middle Name

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R	d US drigue CUN	Ž	
D (ocun	ner	Ħ

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31.		insurance polic Health, disability, o	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Company Name & Beneficiary:	
	Yes.	Describe		\$ 0.00
32.	-		at is due you from someone who has died	
	-	cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes.	Describe		s 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	<u> </u>
	No.		non disputes, insulative salinis, or rights to sae	
	Yes.	Describe		\$0.00
34.	Other conti	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		\$ 0.00
35.		ial assets you d	id not already list	<u> </u>
	No. Yes.	Describe		
				\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$85.00
	tor Part 4. v	vrite that numbe	er here>	
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or nave any le	gal or equitable interest in any business-related property?	
	Yes.			
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	-	eceivable or co	mmissions you already earned	portion you own? Do not deduct secured claims
38.	Accounts r No. Yes.	eceivable or co	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
	No. Yes. Office equi	Describe pment, furnishi	ngs, and supplies	portion you own? Do not deduct secured claims
	No. Yes. Office equi	Describe pment, furnishi		portion you own? Do not deduct secured claims or exemptions
	No. Yes. Office equi Examples: 8	Describe pment, furnishi	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
39.	No. Yes. Office equi Examples: I No. Yes. Machinery,	Describe pment, furnishi Business-related c Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions \$
39.	No. Yes. Office equi Examples: I	Describe pment, furnishi Business-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
39. 40.	No. Yes. Office equi Examples: I No. Yes. Machinery, No.	Describe pment, furnishi Business-related c Describe fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	No. Yes. Office equi Examples: 6 No. Yes. Machinery, No. Yes. Inventory No.	Describe pment, furnishi Business-related c Describe fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
39. 40.	No. Yes. Office equi Examples: E No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe pment, furnishi Business-related c Describe fixtures, equipi Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
39. 40.	No. Yes. Office equi Examples: E No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe pment, furnishi Business-related c Describe fixtures, equipi Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	No. Yes. Office equi Examples: I No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe pment, furnishi Business-related c Describe fixtures, equipi Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own? Do not deduct secured claims or exemptions \$
39.40.41.42.	No. Yes. Office equi Examples: I No. Yes. Machinery, No. Yes. Inventory No. Yes. Interests in No. Yes. Customer I	Describe pment, furnishi Business-related o Describe fixtures, equipe Describe Describe partnerships o Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own? Do not deduct secured claims or exemptions \$
39.40.41.42.	No. Yes. Office equi Examples: I No. Yes. Machinery, No. Yes. Inventory No. Yes. Interests in No. Yes.	Describe pment, furnishi Business-related o Describe fixtures, equipe Describe Describe partnerships o Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$

Debtor 1 Yomaira Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Main Page 14 of 2 Number (if known) Page 14 of 2 Number (if known)

44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
Yes. Describe	\$0.00
47. Farm animals	
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$0.00
48. Crops—either growing or harvested No.	
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed No.	\$ <u> </u>
Yes. Describe	s 0.00
51. Any farm- and commercial fishing-related property you did not already list	1
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here>	\$0.00
Describe All Branch, Van Com as House an Intercret in That Van Bid Nat Link About	
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.	
Yes. Describe	
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 3,650.00	
58. Part 4: Total financial assets, line 36	\$ 85.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 3,735.00	\$ 3,735.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$3,735.00

Official Form 106A/B Record # 716206 Schedule A/B: Property Page 6 of 6

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Fill in this in	Fill in this information to identify your case:								
Debtor 1	Yomaira		Rodriguez						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)						
Case Number	r								
(If known)									

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt			
	emptions are you claiming? Check		• •	
You are clai	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_500	\$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, cell phone	\$_3,000	\$	735 ILCS 5/12-1001(b) - \$3,000.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ 50	 \$	735 ILCS 5/12-1001(a),(e) - \$50.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Costume jewelry	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 716206	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Yomaira Debtor 1

Middle Name

First Name

Last Name

Pa	art 2∉ Addit	ional Page			
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Checking Account, Greendot prepaid debit, 85.00	\$_85	\$	735 ILCS 5/12-1001(b) - \$85.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3. A	Are you claimin	g a homestead exemption o	of more than \$155,675?		
(Subject to adju	stment on 4/01/16 and every	3 years after that for cases filed	on or after the date of adjustment .)	
	No.				
	Yes. Did you	acquire the property covere	ed by the exemption within 1,215	days before you filed this case?	
	□ No □ Yes.				
_	☐ Yes.				
		: Record # 716.	206		D 0 . ()
Off	icial Form 1060	Record # 716	Schedule C:	The Property You Claim as Exempt	Page 2 of 2

Fill in this in	Caso 16 formation to identif		Filad 00/07/16	Entered 09 8 of 6	/07/16 13:45 2	5:16	Desc Main	
Debtor 1	Yomaira		Rodriguez					
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Case Number (If known)		ne: <u>NORTHERN</u> District of	(State)				Check if thi	
Schedule Be as complete information. If r	and accurate as po	s Who Have Clain possible. If two married peopled, copy the Additional Page	e are filing together, both e, fill it out, number the en	are equally respon			у	12/15
	•	and case number (if known) secured by your property?) .					
_		bmit this form to the court with	h vour other schedules. You	u have nothing else	to report on this form	n.		
	I in all of the informa		,	J	•			
Part 1:	List All Secured Clair	ms						
for each cl	aim. If more than or	editor has more than one sec ne creditor has a particular cla laims in alphabetical order ac	aim, list the other creditors	in Part 2.	Column A Amount of Do not dedi value of col	uct the	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

		Caso 16 28622		1 Eilad	00/07/16			3:45:16	Desc Main	
Fill i	n this inf	ormation to identify your case	:				9 of 62			
Debt	or 1	Yomaira			Rodriguez					
		First Name Mid	Idle Name		Last Name					
Debt		Final National Miles	Idla Nama							
(Spous	se, if filing)	First Name Mid	Idle Name		Last Name					
Unite	ed States E	Bankruptcy Court for the : <u>NORTH</u>	HERN_ Dist	trict of <u>ILLINO</u>	(State)					
	Number				,				_	this is an
		1005/5							amended	a filing
<u> </u>	ial Fo	orm 106E/F								12/15
e as clist the A/B: Pro reditor	omplete other pa operty (C s with pa , copy th ny additi	E/F: Creditors Who and accurate as possible. Use the total and executory contracts official Form 106A/B) and on So artially secured claims that are the Part you need, fill it out, num ional pages, write your name a tist All of Your PRIORITY Unsecu	Part 1 for or unexpi chedule G. listed in S ber the en nd case no	creditors with red leases the Executory Consideration of the Schedule D: Contries in the bounder (if known)	h PRIORITY claims at could result in a Contracts and Unex Creditors Who Have oxes on the left. At	claim. Als pired Lea Claims S	so list executory contra ses (Official Form 1060 Secured by Property. If	cts on Schedule 6). Do not includ more space is	e	
1. Do	any cred	litors have priority unsecured	claims aga	inst you?						
	No. Go	to Part 2.								
	Yes.									
nor uns	npriority a secured o	isted, identify what type of claim amounts. As much as possible, l claims, fill out the Continuation F lanation of each type of claim, so	list the clair Page of Par	ms in alphabe rt 1. If more th	etical order according nan one creditor hold	g to the cre ds a partic	editor's name. If you havular claim, list the other	ve more than two	p priority 3. Priority	Nonpriority
		ist All of Your NONPRIORITY Un:	secured Cla	aims					amount	amount
Part	Z ii									
3. 00	-	litors have nonpriority unsecu				-41	dud			
		u have nothing to report in this p	art. Subm	it this form to	the court with your c	otner sche	aules.			
4. Lis	npriority u luded in F	our nonpriority unsecured claim unsecured claim, list the creditor Part 1. If more than one creditor	separately holds a pa	, for each clai	m. For each claim lis	sted, ident	ify what type of claim it	is. Do not list cla	ims already	
cla	ms fill ou	it the Continuation Page of Part	2.							Total claim
4.1	Chase C	CARD	_	Last 4 digits o	of account number _	NULL	<u></u>			\$ <u>602.00</u>
	Creditor's N Po Box 1		,	When was the	e debt incurred?	2006-	-2010			
	Number	Street	_							
			_ ;	As of the date	you file, the claim is	s: Check al	I that apply.			
	Wilmingt	ton DE 19850) [Contingent Unliquidate						
w	City	State Zip Coo	de	Disputed	J					
Ĭ	Debtor 1									
	Debtor 2	? only		Type of NONF	RIORITY unsecured	claim:				
	Debtor 1	and Debtor 2 only		Student loa	ns					
	At least o	one of the debtors and another		_	arising out of a separa	-	nent or divorce			
	_	f this claim relates to a nity debt	ı		I not report as priority on Insion or profit-sharing		other similar debts			
Is		n subject to offest?		Denis to be	naion or pront-snaing	piano, and (Julio Sillillai UEDIS			
	No			Other. Spec	cify Credit Card or	Credit Us	e			
	Yes			_						

Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Main Page 20 of 62
Case Number (if known) **Document** Yomaira Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>13,000.00</u>
	Creditor's Name		
	PO Box 88292	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago II 00000	Contingent	
	Chicago IL 60680 City State Zip Code	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes Compact Chicago	6206	+ 630 00
4.3	Comcast Chicago	Last 4 digits of account number6396	\$ <u>630.00</u>
	Creditor's Name 725 Canton St	When was the debt incurred? 2016-2016	
	Number Street		
	Number Subst		
		As of the date you file, the claim is: Check all that apply.	
	Norwood MA 02062	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	O Harding for Oar Phase	
	No Yes	Other. Specify Collecting for Creditor	
4.4	Directv	Last 4 digits of account number3001	\$ 1,038.00
4.4	Creditor's Name	Last 4 digits of doceant flambor	*
	Po Box 64378	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Paul MN 55164	Unliquidated	
١.	City State Zip Code	☐ Disputed	
	Who owes the debt? Check one.	□ ^{2.5} p	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes	Other. Specify Otherwise of Ordanos	

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Case Number (if known) **Document** Yomaira Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	HSBC BANK Nevada N.A.	Last 4 digits of account number 0705	<u>\$ 786.00</u>
	Creditor's Name	2014 2014	
	120 Corporate Blvd Ste 1	When was the debt incurred? 2011-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norfolk VA 23502	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ì	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ľ	Check if this claim relates to a	that you did not report as priority claims	
L	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. SpecifyUnknown Credit Extension	
	Yes	-	
4.6	HSBC BANK Nevada N.A. BEST BU	Last 4 digits of account number6806	\$ <u>3,258.00</u>
	Creditor's Name Po Box 10497	When was the debt incurred? 2010-2011	
	Number Street	When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Greenville SC 29603	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest? No	Links are Condit Federation	
li	Yes	Other. Specify Unknown Credit Extension	
4.7	Navient	Last 4 digits of account number0201	\$ 818.00
4.7	Creditor's Name		·
	Po Box 9500	When was the debt incurred? 2006-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	the claim subject to offest?	_ ' ',,	
	No	Other. Specify	
	Yes	<u> </u>	

Debtor 1	Yomaira		Doc 1		Entered 09/07/16 13:45:1 Page 22 of 62 Page 22 of 62	16 Desc Main
	First Name	Middle Name		Last Name		
Part 2	Your	NONPRIORITY Unsecured Cla	aims - Continua	tion Page		
After listi	ng any er	ntries on this page, number	them beginnir	ng with 4.4, followed by 4.5	5, and so forth.	
4.8 <u>N</u>	lavient		_ Las	t 4 digits of account numbe	r <u>0201</u>	

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.8	Navient	Last 4 digits of account number	0201	\$ 944.00
	Creditor's Name		2006-2015	
	Po Box 9500	When was the debt incurred?	2000-2013	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Wilkes Barre PA 18773	Unliquidated		
	City State Zip Code	Disputed		
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Vho owes the debt? Check one.	Diopacea		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
"	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
li li	s the claim subject to offest?			
	No	Other. Specify		
	Yes		0704	. 0.000.00
4.9	Navient	Last 4 digits of account number	0721	\$ <u>2,832.00</u>
	Creditor's Name	NAVIn are successful and a death in a comment of the state of the stat	2005-2015	
	Po Box 9500	When was the debt incurred?	2000 2010	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Wilkes Barre PA 18773	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
l	Debtor 1 only	В		
	=	T (NONEDIODITY	alata.	
	Debtor 2 only	Type of NONPRIORITY unsecured of	ciaim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	-	
[Check if this claim relates to a	that you did not report as priority cla		
١.,	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	s the claim subject to offest?	_		
	=	Other. Specify		
4.40	Yes Navient	Last 4 digits of account number	0721	\$ 4,557.00
4.10	Creditor's Name	Last 4 digits of account number		<u> </u>
	Po Box 9500	When was the debt incurred?	2005-2015	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Wilkes Barre PA 18773	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[Debtor 1 and Debtor 2 only	Student loans		
1	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
"	community debt	Debts to pension or profit-sharing p		
ls:	s the claim subject to offest?		,	
	No	Other. Specify		
	Yes			

Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	ation Page		
	First Name	Middle Name		Last Name		
Debtor 1	Yomaira	1		Document	Page 23 of 62 Case Number (if known)	
		Case 16-28633	Doc 1	Filed 09/07/16	Entered 09/07/16 13:45:16	Desc Main

fter li	sting any entries on this page, number them	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
				. 500.00
.11	Sprint	Last 4 digits of account number _	6989	\$ <u>503.00</u>
	Creditor's Name 8014 Bayberry Rd	When was the debt incurred?	2012-2012	
		when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Jacksonville FL 32256	Contingent		
		Unliquidated		
v	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	-		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
ř	Debtor 1 and Debtor 2 only	Student loans	old	
F	At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Ļ		that you did not report as priority of	-	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing		
ls	s the claim subject to offest?	Debts to pension or profit-sharing p	olaris, and other similar debis	
	No	Other. Specify Collecting for C	Creditor	
Ī	Yes	Other. Specify Collecting for C	Sieditoi	
12	Target National BANK	Last 4 digits of account number _	2818	\$ 442.00
12	Creditor's Name			·
	2365 Northside Dr Ste 30	When was the debt incurred?	2012-2012	
	Number Street			
		As of the data you file the plaim is	. Check all that apply	
		As of the date you file, the claim is	: Спеск ан that арріу.	
	San Diego CA 92108	Contingent		
	City State Zip Code	Unliquidated		
٧	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cl	aims	
L	community debt	Debts to pension or profit-sharing		
ls	s the claim subject to offest?			
	No	Other. Specify Unknown Cred	dit Extension	
_[Yes			
13	TCF BANK IL-I	Last 4 digits of account number _	8935	\$ <u>188.00</u>
	Creditor's Name			
	1700 Jay Ell Dr Ste 200	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is	: Check all that apply	
		Contingent	. Onook all that apply.	
	Richardson TX 75081	Unliquidated		
	City State Zip Code			
V	Who owes the debt? Check one.	Disputed		
į	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cl	aims	
	community debt	Debts to pension or profit-sharing	plans, and other similar debts	
ls	s the claim subject to offest?	_		
	No	Other. Specify Collecting for 0	Creditor	
Γ	Yes	. ,		

	Case 16-2	8033	DOC T		Entered 09/07/16 13:45:16	
Debtor 1	Yomaira			Rocument	Page 24 of 62 Case Number (if known)	
	First Name	Middle Name		Look Name		

Part 2: Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.14 Tmobile	Last 4 digits of account number _	8038	<u>\$ 337.00</u>
Creditor's Name		2015-2016	
8014 Bayberry Rd	When was the debt incurred?	2013-2010	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Jacksonville FL 32256	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	plans, and other similar debts	
No	Other. Specify Collecting for C	Craditor	
Yes	Other. Specify Collecting for C	Sieditoi	
4.15 TNB - Target	Last 4 digits of account number _	NULL	\$ <u>0.00</u>
Creditor's Name		2000 2044	
Po Box 673	When was the debt incurred?	2009-2011	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Minnesonalia MAN 55440	Contingent		
Minneapolis MN 55440 City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	laims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?	017.01	One Phillips	
Yes	Other. Specify Credit Card or	Credit Use	
4.16 Verizon Wireless	Last 4 digits of account number	7310	\$ _1,546.00
Creditor's Name	_		
Po Box 640	When was the debt incurred?	2013-2013	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
MAN 55040	Contingent		
Hopkins MN 55343	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl		
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?	1101000000	dia Francisco	
Mo ☐ Yes	Other. SpecifyUnknown Cred	LIL EXTENSION	

Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Main Page 25 of 62
Case Number (if known) Document Yomaira Debtor 1 World Financial Network BANK \$ 557.00 2284 4.17 Last 4 digits of account number Creditor's Name 2012-2014 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 23502 Norfolk Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify ___Unknown Credit Extension List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Secretary of State On which entry in Part 1 or Part 2 list the original creditor? Name 2701 S. Dirksen Pkwy. Line __2 __ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Springfield IL 62723 Last 4 digits of account number _ City State Zip Code

On which entry in Part 1 or Part 2 list the original creditor?

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Line __2 __ of (Check one):

Last 4 digits of account number _

60604

State Zip Code

Arnold Scott Harris PC

111 W Jackson Blvd Ste 600

Name

Number

Chicago

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Case Number (if known) **Document**

Schedule E/F: Creditors Who Have Unsecured Claims

Yomaira Debtor 1

Add the Amounts for Each Type of Unsecured Claim

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$9,151.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$22,887.00
	6j. Total. Add lines 6f through 6i.	6j.	\$32,038.00

		Caso 16	20622 Doc 1 [Filad 00/07/16	Entered 09/07/16 13:45:16	Desc Main
Fill	l in this in	formation to ident			7 of 62	2000
De	ebtor 1	Yomaira		Rodriguez		
De	ebtor 2	First Name	Middle Name	Last Name		
	ouse, if filing)	First Name	Middle Name	Last Name		
Ur	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS		
	se Number			(State)		Check if this is an
	known)	4000				amended filing
		orm 106G				
Be as inform additi	complete nation. If n onal page o you hav No. Ch	and accurate as panore space is needs, write your namede any executory coeck this box and so	ded, copy the additional page e and case number (if known) contracts or unexpired leases' ubmit this form to the court with	e are filing together, both and fill it out, number the entring. Y your other schedules. You	re equally responsible for supplying correct es, and attach it to this page. On the top of a have nothing else to report on this form. the dule A/B: Property (Official Form 106A/B)	12/1 <u>!</u> ny
ex	st separat	ely each person onto	or company with whom you ha	ive the contract or lease. Th	nen state what each contract or lease is for (f	
ı	Person or	company with wh	om you have the contract or	ease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street				
	City		State Zip	Code		
2.2						
	Name					
	Number	Street				
	City		State Zip	Code		
2.3						
	Name					
	Number	Street				
	City		State Zip	Code		
24						
2.4	Name					
	Number	Street				
	City		State Zip	Code		
2.5	Nems					
	Name					
	Number	Street				
	City		State Zip	Code		

Official Form 106G

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Fill in this inf	Fill in this information to identify your case:						
Debtor 1	Yomaira		Rodriguez				
	First Name	Middle Name	Last Name				
Debtor 2	-						
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _					
Case Number			(State)				
(If known)							

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wri	e your name and case number (if know	n). Answer every questi	on.				
1. D	o you have any cod	ebtors? (If you are filing a joint case, do	not list either spouse as a	codebtor.)				
	No.							
	Yes							
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to line 3.							
	Yes. Did your spo	use, former spouse, or legal equivalent li	ive with you at the time?					
		community state or territory did you live	?	Fill in the name and current address of that person.				
	Name of your spo	ise, former spouse or legal equivalent						
	Number Str	pet						
	City	State	Zip Cod	le				
s	Schedule D (Official I	form 106D), Schedule E/F (Official Formedule G to fill out Column 2.	-	Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1				Schedule D, line				
	Name			Schedule E/F, line				
	Number Stree	:		Schedule G, line				
	City	State	Zip Code	_				
3.2				Schedule D, line				
	Name			Schedule E/F, line				
	Number Stree			Schedule G, line				
	City	State	Zip Code					
3.3				Schedule D, line				
	Name			Schedule E/F, line				
	Number Stree			Schedule G, line				
	City	State	Zip Code					

Official Form 106H Record # 716206 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in	nformation to ident	ify your case:		
Debtor 1	Yomaira		Rodriguez	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Numbe	r		_	Check if this is:
(If known)				An amended filing
				A supplement showing po
				- shantar 12 income as of th

etition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers. Employment status		X Employed Not employed	d	Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Medical Assistan	t		
	Occupation may Include student or homemaker, if it applies.	Employers name	Millennium Park I	Dermatology SC		
		Employers address	30 N. Michigan, S	te. 1429		
			Chicago, IL 60602	2	,	
		How long employed there?	1 year 3 months			
Pa	rt 2: Give Details About Monthl	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salary and commissions (before all payr deductions). If not paid monthly, calculate what the monthly wage work.		•	\$1,980.35	\$0.00	
3.	Estimate and list monthly overting		\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,980.35	\$0.00	

Official Form 106I Record # 716206 Schedule I: Your Income Page 1 of 2 Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Main Page 30 of 62
Case Number (if known) Document Rodriguez

Yomaira Debtor 1

First Name Middle Name Last Name

				For Debtor 1		ebtor 2 or iling spouse		
	Copy	y line 4 here	4.	\$1,980.35		\$0.00		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$243.47		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Jnion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$243.47		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,736.89		\$0.00		
8. L i	st all	other income regularly received:		Ψ1,730.03		ψ0.00		
		Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross						
		receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.					
	oc.	dependent regularly receive	oc. —	\$ 0.00		\$ 0.00		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$279.00		\$0.00		
	0	Include cash assistance and the value (if known) of any non-cash		Ψ273.00		Ψ0.00		
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$279.00		\$0.00		
		· ·		Ψ270.00		Ψ0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,015.89 +		\$0.00 =	Г	\$2,015.89
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u></u>	•			_	. ,
11.	State	e all other regular contributions to the expenses that you list in Schedule	e J.					
	Inclu	de contributions from an unmarried partner, members of your household, yo	our dependent	ts, your roommates, and	i			
	othe	r friends or relatives.						
	_	ot include any amounts already included in lines 2-10 or amounts that are n	ot available to	pay expenses listed in	Schedule	∍ J.		
	Spec	ify:				•	11	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the com	bined monthly income.			_	
	Write	e that amount on the Summary of Schedules and Statistical Summary of Ce	ertain Liabilitie	s and Related Data, if it	applies		12.	\$2,015.89
13.	_	ou expect an increase or decrease within the year after you file this form	1?					
	X							
		Yes. Explain:						

Fill in this in	nformation to identify you	ur case:				
Debtor 1	Yomaira		Rodriguez	Check if this is:		
	First Name	Middle Name	Last Name	An amende	· ·	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT (OF ILLINOIS			
Case Numbe	er			MM / DD / Y	YYYY	
(ii kilowii)				A separate	filing for Debtor	2 because Debtor 2
<u>Official F</u>	<u>form 106J</u>			☐ maintains a	a separate house	hold.
Schedu	le J: Your Exp	enses				12/14
more space is every question	needed, attach another s ı.			re equally responsible for supplyi es, write your name and case nun	=	
	Describe Your Household					
	Go to line 2. Does Debtor 2 live in a se	eparate household? file a separate Schedu	le J.			
_	have dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2			this information for dent	Son	 12	No
	Do not state the dependents'			3011		Yes
names.				Daughter	6	No
						X Yes
				Son	1	No X Yes
						X No
						Yes
						X No
						Yes
expense	expenses include es of people other than f and your dependents?	X No Yes				
Part 2:	Estimate Your Ongoing Mo	nthly Expenses				
expenses as of the applicable	of a date after the bankru	ptcy is filed. If this is a	supplemental Schedule J, c	as a supplement in a Chapter 13 on the chapter 13 on the chap of the form	-	
	=	=	nce if you know the value Income (Official Form 106l.)		Y	our expenses
4. The ren	tal or home ownership ex	kpenses for your resid	ence. Include first mortgage	payments and		
	t for the ground or lot.				4.	\$700.00
	cluded in line 4:					** **
	eal estate taxes				4a.	\$0.00 \$0.00
	operty, homeowner's, or recome maintenance, repair,				4b. 4c.	\$0.00
	omeowner's association or				4c. 4d.	\$0.00

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Document Rodriguez

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Case Number (if known) _

ebtor 1 Tollialia	Rodriguez	Case Number (if known)	
First Name	Middle Name Last Name		Your expenses
			<u> </u>
5. Additional Mor	tgage payments for your residence, such as home equity loans	5.	\$0.00
 Utilities: 6a. Electricity 	, heat, natural gas	6a.	\$0.00
	wer, garbage collection	6b.	\$0.00
6c. Telephon	e, cell phone, internet, satellite, and cable service	6c.	\$130.00
6d. Other. Sp	ecify:	6d.	\$ 0.00
7. Food and hous	ekeeping supplies	7.	\$450.00
3. Childcare and	children's education costs	8.	\$125.00
O. Clothing, launc	lry, and dry cleaning	9.	\$130.00
10. Personal care	products and services	10.	\$60.00
11. Medical and de	ntal expenses	11.	\$50.00
12. Transportation	. Include gas, maintenance, bus or train fare.	12.	\$120.00
Do not include	car payments.		
13. Entertainment,	clubs, recreation, newspapers, magazines, and books	13.	\$50.00
4. Charitable con	tributions and religious donations	14.	\$0.00
5. Insurance.			
Do not include i	nsurance deducted from your pay or included in lines 4 or 20.		
15a. Life insura	nce	15a .	\$0.00
15b. Health ins	urance	15b.	\$0.00
15c. Vehicle ins	urance	15c.	\$0.00
15d. Other insu	rance. Specify:	15d.	\$0.00
16. Taxes. Do not i	nclude taxes deducted from your pay or included in lines 4 or 20.		
Specify:		16.	\$0.00
7. Installment or I	ease payments:		
17a. Car payme	ents for Vehicle 1	17a.	\$0.00
17b. Car payme	ents for Vehicle 2	17b.	\$0.00
17c. Other. Spe	cify:	17c.	\$0.00
17d. Other. Spe	cify:	17d.	\$0.00
18. Your payments	of alimony, maintenance, and support that you did not report a	s deducted	
from your pay	on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19. Other payment	s you make to support others who do not live with you.		
Specify:		19.	\$0.00
20. Other real prop	erty expenses not included in lines 4 or 5 of this form or on Sch	edule I: Your Income.	
20a. Mortgages	on other property	20a.	\$ 0.00
20b. Real estat	e taxes	20b.	\$ 0.00
20c. Property, h	nomeowner's, or renter's insurance	20c.	\$ 0.00
20d. Maintenan	ce, repair, and upkeep expenses	20d.	\$ 0.00
20e. Homeown	er's association or condominium dues	20e.	\$ 0.00

Official Form 106J Record # 716206

Yomaira

Debtor 1

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Yomaira Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: 22.. Your monthly expense: Add lines 4 through 21. \$1,815.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,015.89 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,815.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$200.89 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 716206 Schedule J: Your Expenses Page 3 of 3

Fill in this in	ill in this information to identify your case:						
Debtor 1	Yomaira		Rodriguez				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS_ (State)				
(If known)							

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
No							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and						
✗ /s/ Yomaira Rodriguez	×						
Signature of Debtor 1	Signature of Debtor 2						
Date 09/07/2016							
MM / DD / YYYY	Date MM / DD / YYYY						

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Fill in this in	Fill in this information to identify your case:							
Debtor 1	Yomaira		Rodriguez					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>					
Casa Numbau			(State)					
Case Number (If known)	·		—					

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

lullibei	(ii known). Answer every question.								
Part 1	Give Details About Your Marital Status ar	nd Where You Lived Before							
01. What is your current marital status?									
	_ `								
	Married								
Not married									
	ring the last 3 years, have you lived anywher	e other than where you live no	w?						
	No. Yes. List all of the places you lived in the last	3 years Do not include where	you live now						
	res. List all Of the places you lived in the last.	o years. Do not include where	od live now.						
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2					
		lived there		lived there					
			Same as Debtor 1	Same as Debtor 1					
	845 N Mozart St	FROM 10/2009							
	Chicago IL 60622-8887	To 12/2015							
pro	hin the last 8 years, did you ever live with a perty states and territories include Arizona,								
_	l Wisconsin.)								
	No. Yes. Make sure you fill out Schedule H: Your	Codebtors (Official Form 106H)							
Ш	res. Make sure you fill out ochequie it. Tour	Codebiors (Official Form 10011)							
	<u> </u>								
Part 2	Explain the Sources of Your Income								
,									

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Document Page 36 of 62 Debtor 1 Yomaira Rodriguez Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$13,710 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$13,981 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions. \$10.846 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Food Stamps \$2,511 From January 1 of current year until the date you filed for bankruptcy: \$3,348 Food Stamps For last calendar year: (January 1 to December 31, 2015) Food Stamps For last calendar year: \$3,348 (January 1 to December 31, 2014)

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Page 37 of 62 Document Rodriguez Yomaira Case Number (if known) _

	First Name	Middle Name	Last Name					
P	art 3: List Certain Pay	ments You Made Before You File	ed for Bankruptcy					
06	Are either Debtor 1's or	Debtor 2's debts primarily co	nsumer debts?					
	"incurred by an	1 nor Debtor 2 has primarily coindividual primarily for a person ays before you filed for bankrup	al, family, or househo	old purpose."	- ',	s		
	☐ No. Go to lii	ne 7.						
	total amoun child suppo	elow each creditor to whom you it you paid that creditor. Do not rt and alimony. Also, do not incl ent on 4/01/16 and every 3 yea	include payments for lude payments to an	domestic support obli attorney for this bankru	gations, such as uptcy case.			
	_	ebtor 2 or both have primarily days before you filed for bankru		creditor a total of \$60	0 or more?			
	No. Go to li	ne 7.						
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.							
			Dates of payments	Total amount paid	Amount you still	owe Was this payment for		
07	Insiders include your relacorporations of which you	·	atives of any general n in control, or owner	partners; partnerships of 20% or more of thei	of which you are a gener ir voting securities; and ar	y managing		
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment		
08	an insider?	filed for bankruptcy, did you ma ots guaranteed or cosigned by a s to an insider.		transfer any property o	on account of a debt that b	penefited		
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name		
P	art 4: Identify Legal ac	ctions, Repossessions, and Fore	closures					
	Within 1 year before you	filed for bankruptcy, were you a uding personal injury cases, sm ict disputes.	a party in any lawsuit			t or custody		
	_		ature of the case	Court or	agency	Status of the case		
10	Within 1 year before you Check all that apply and No. Go to line 11 Yes. Fill in the inform		f your property repos			or levied?		

Debtor 1

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Debte	or 1	Yomaira		Rodriguez	Case Number (if k	nown)	
		First Name	Middle Name	Last Name			
11		-	filed for bankruptcy, did nt because you owed a d	any creditor, including a bank or debt?	financial institution, set off a	ny amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the information	on below.				
12		-	ed for bankruptcy, was a custodian, or another o	any of your property in the posses fficial?	ssion of an assignee for the b	enefit of creditors	, a
	□ <i>/</i>						
P	art 5:	List Certain Gifts an	nd Contributions				
13	With	nin 2 years before you f	iled for bankruptcy, did	you give any gifts with a total val	ue of more than \$600 per pers	son?	
		No.					
		Yes. Fill in the details for	r each gift.				
14	With	hin 2 years before you f	iled for bankruptcy, did	you give any gifts or contribution	s with a total value of more t	han \$600 to any ch	arity?
		No.					
	\Box	Yes. Fill in the details for	r each gift.				
P	art 6:	List Certain Losses					
15		hin 1 year before you fil nbling?	ed for bankruptcy or sin	ice you filed for bankruptcy, did y	ou lose anything because of	theft, fire, other dis	saster, or
		No.					
		Yes. Fill in the details for	r each gift.				
P	Part 7	List Certain Paymer	nts or Transfers				
16	con	sulted about seeking ba	ankruptcy or preparing a				7 ou
	_		kruptcy petition prepare	rs, or credit counseling agencies	for services required in your	bankruptcy.	
		Yes. Fill in the details					
	F	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #3	3400				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid through the plan.
	ı	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Couns	selina	Credit Counseling Services		2016	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454					
		Trobindon, in de 10 i					
						_	
1							

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Debte	or 1	Yomaira	Rodriguez	Case	Number (if known)	
		First Name Middle Name	Last Name			
17	pro	hin 1 year before you filed for bankrupto mised to help you deal with your credito not include any payment or transfer tha	ors or to make payments to your cre		sfer any property to any	one who
	_	No. Yes. Fill in the details.				
18		hin 2 years before you filed for bankrup nsferred in the ordinary course of your b	• • • • • • • • • • • • • • • • • • • •	transfer any property to	anyone, other than pro	operty
	Do i	lude both outright transfers and transfer not include gifts and transfers that you No.			est or mortgage on you	r property).
	_	Yes. Fill in the details for each gift.				
19		hin 10 years before you filed for bankru neficiary? (These are often called asset-		to a self-settled trust or s	similar device of which	you are a
	_	No. Yes. Fill in the details for each gift.				
P	art 8:	List Certain Financial Accounts, Insti	ruments, Safe Deposit Boxes, and Sto	rage Units		
20	solo Incl	hin 1 year before you filed for bankrupto d, moved, or transferred? lude checking, savings, money market, uses, pension funds, cooperatives, asso	or other financial accounts; certifica	ates of deposit; shares in		
	_	No. Yes. Fill in the details.				
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	cas	you now have, or did you have within 1 h, or other valuables? No.	year before you filed for bankruptcy	y, any safe deposit box o	or other depository for s	securities,
	\Box	Yes. Fill in the details.				
			Who else had access to it?	Describe the conte	nts	Do you still have it?
22	_	ve you stored property in a storage unit	or place other than your home with	in 1 year before you filed	for bankruptcy?	
		Yes. Fill in the details.				
			Who else has or had access to it?	Describe the conte	nts	Do you still have it?
	art 9	Identify Property You Hold or Control	for Someone Else			
23		you hold or control any property that so someone.	meone else owns? Include any pro	perty you borrowed fron	n, are storing for, or ho	d in trust
	_	No. Yes. Fill in the details.				
			Where is the property?	Describe the prope	erty	Value

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	First Name	Middle Name Last Name		
P	Give Details About Envir	ronmental Information		
For	the purpose of Part 10, the follo	wing definitions apply:		
	hazardous or toxic substances,	_	on concerning pollution, contamination, releases on oil, surface water, groundwater, or other medium, tances, wastes, or material.	of
	Site means any location, facility, it or used to own, operate, or uti		ronmental law, whether you now own, operate, or	utilize
	=	hing an environmental law defines as a pollutant, contaminant, or similar term.	hazardous waste, hazardous substance, toxic	
Rep	port all notices, releases, and pro	oceedings that you know about, regard	less of when they occurred.	
24	Has any governmental unit noti	ified you that you may be liable or poter	ntially liable under or in violation of an environmer	ntal law?
	No.			
	Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice
25	Have you notified any governme	ental unit of any release of hazardous r	material?	
	No.			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
26	Have you been a party in any ju	udicial or administrative proceeding und	der any environmental law? Include settlements an	d orders.
	No.			
	Yes. Fill in the details.	Court or agency	Nature of the case	Status of the case
P	Give Details About Your	Business or Connections to Any Business		
27		* **	s or have any of the following connections to any I	ousiness?
		-employed in a trade, profession, or oth	•	
	=	ability company (LLC) or limited liability	/ partnership (LLP)	
	A partner in a partnershi	ip nanaging executive of a corporation		
	_	of the voting or equity securities of a co	orporation	
	No None of the charge could	O- t- D-+ 40		
	No. None of the above applied Yes. Check all that apply about	es. Go to Part 12. ove and fill in the details below for each b	usiness.	
28	Within 2 years before you filed institutions, creditors, or other		statement to anyone about your business? Include	le all financial
	No.			
	Yes. Fill in the details.	Date issued		
		Date issued		

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Debtor 1 Yomaira Rodriguez Case Number (if known) _______

First Name Middle Name Last Name

o.g.: 20.011		
answers are true and	l correct. I understand that making a fals bankruptcy case can result in fines up to	s and any attachments, and I declare under penalty of perjury that the se statement, concealing property, or obtaining money or property by fraud o \$250,000, or imprisonment for up to 20 years, or both.
✗ /s/ Yomaira R	Rodriguez	×
Signature of Del	btor 1	Signature of Debtor 2
Date 09/07/20		Date
Did you attach additi	onal pages to Your Statement of Finance	ial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No		
Yes		
Did you pay or agree	to pay someone who is not an attorney	to help you fill out bankruptcy forms?
No		
Yes. Name of pe	erson	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

_		ICT OF ILLINO	IS EASTERN DIVISI	ON		
In 1	re					
You	maira Rodriguez / Debtor		Case No:			
			Chapter:	Chapter 13		
	DISCLOSURE OF COM	IPENSATION OI	FATTORNEY FOR DE	BTOR		
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) inpensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contempts.	ne petition in bankı	ruptcy, or agreed to be pa	id to me, for servi	ces	
	For legal services, I have agreed to accept	\$4,000.00				
	Prior to the filing of this statement I have received	\$0.00				
	Balance Due	\$4,000.00				
2.	The source of the compensation paid to me was:					
	Debtor(s) Other: (specify					
3.	The source of compensation to be paid to me is:					
	Debtor(s) Other: (specify					
4.	I have not agreed to share the above-disclosed compet of my law firm.	ensation with any o	other person unless they a	re members and a	ssociates	
	I have agreed to share the above-disclosed compensa of my law firm. A copy of the agreement, together wattached.	_	-			
5.	In return for the above-disclosed fee, I have agreed to reno case, including:	der legal service fo	r all aspects of the bankru	ıptcy		
	a. Analysis of the debtor's financial situation, and rende	ering advice to the	debtor in determining wl	nether to file a pet	ition in	
	bankruptcy;	0.00				
	b. Preparation and filing of any petition, schedules, state		-	_	c	
	c. Representation of the debtor at the meeting of creditor			rned hearings thei	eoi;	
	d. Representation of the debtor in adversary proceeding	s and other contes	ted bankruptcy matters;			
	e. [Other provisions as needed]					
6.	By agreement with the debtor(s), the above-disclosed fee of	does not include th	e following service:			
	CI	ERTIFICATION]	
	I certify that the foregoing is a complete s		reement or arrangement	for		
	payment to me for representation of the debtor(s) in this b	oankruptev proceed	lings.			

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/s/ Jonathan Daniel Parker

Signature of Attorney

Geraci Law L.L.C. Name of law firm

Date: 09/07/2016

Date

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UNITED STATES BANKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Mair 3. Personally review with the debto **Dandsignth** considered petation, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Mair 2. Inform the debtor that the debtor Document plant 4 for the debtor described as a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Main C. TERMINATION OR CONDENSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Main Any portion of the retainer the client; and the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received ,\$ _0	
toward the flat fee, leaving a balance due of \$ 4000; and \$ 310for	or expenses
leaving a balance due for the filing fee of \$	



Case 16-28633 Doc 1 Filed 09/07/16 Entered 09/07/16 13:45:16 Desc Mair 4. In extraordinary circumstances, **Documente** nde **Pagide Biaty** 6 Pearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/ /2 /6

Signed:

Delotor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-28633 Doc 1 Filed **G9/37/16aWHntere**d U9/U7/10 13.45.10 2000... National Headquarters: 55 E. Monro நிர்கர் #1290 Chicap பூக்கே 0f1856-925-1313 help@geracilaw.com Desc Main



Date: 8/12/2016

Consultation Attorney: PAR

Record #: 716-206

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his

operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or property I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$ 200 _per month for _ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support

obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

omaira Rodriguez (Debtor)

(Joint Debtor) Dated: 8-12-16

for the Debtor(s)

Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yomaira Rodriguez / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/07/2016 /s/ Yomaira Rodriguez

Yomaira Rodriguez

X Date & Sign

Record # 716206 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Yomaira Rodriguez / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/07/2016	/s/ Yomaira Rodriguez	
	Yomaira Rodriguez	_
Dated: 09/07/2016	/s/ Jonathan Daniel Parker	
Datod: 00/01/2010	Attorney: Jonathan Daniel Parker	_

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Debto	1 Yomaira		Rodriguez	Case Number (if known)
	First Name	Madle Name	£ast Name		
Pari	(6: Answer These Questions	for Reporting Purposes			
16.	What kind of debts do you have?	as "incurred by an No. Go to line Yes. Go to line	individual primarily for a pe 16b. e 17. primarily business deb	ots? Consumer debts are defined is resonal, family, or household purposed in the family of household purposed in the second second in the seco	se." you incurred to obtain
		No. Go to line			
		16c. State the type of c	lebts you owe that are not o	consumer debts or business debts.	
17.	Are you filing under Chapter 7? Do you estimate that after	Yes. Lam filling u		ine 18. imate that after any exempt proper unds will be available to distribute to	
	any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	∭No ∭Yes			
18.	How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		0-5,000 1-10,000 01-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,0 \$500,001-\$1 milli	D □ \$10, DO □ \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,00 □ \$100,001-\$500,0 □ \$500,001-\$1 milli	0 ☐ \$10, 00 ☐ \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Pa	1074 Sign Below				
For	you	correct If I have chosen to file	under Chapter 7, I am awar	penalty of perjury that the informati re that I may proceed, if eligible, un elief available under each chapter, a	der Chapter 7, 11,12, or 13
		If no attorney representhis document, I have o	ts me and I did not pay or a obtained and read the notic	agree to pay someone who is not ar e required by 11 U.S.C. § 342(b)	n attorney to help me fill out
		I request relief in accor	dance with the chapter of t	tle 11, United States Code, specific	ed in this petition.
The second secon		I understand making a with a bankruptcy case 18 U S C §§ 752, 134	e can result in fines up to \$2 1, 1519, and 3571	g property, or obtaining money or post- 150,000, or imprisonment for up to 2	roperty by fraud in connection 20 years, or both. of Debtor 2
		Executed on	// // /2016 MM / DD / YYYY	Executed	on

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Fill in this in	nformation to identi	fy your case:			
Debtor 1	Yomaira First Name	Unide Hame	Rodriguez Last Name		
Debtor 2	rust Name	illioise riame	cast name		
(Spouse if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the: NORTHERN District of	ILLINOIS (State)		
Case Numbe (If known)	r		and the same of th	Check if this is an	
L				amended filing	
Official F	orm 106 De	<u> </u>			
Declara	tion About	an Individual D	ebtor's Schedul	es	12/15
					12/10
If two married	people are filing too	gether, both are equally respo	onsible for supplying correct i	ntormation.	
				ing a false statement, concealing property, or es up to \$250,000, or imprisonment for up to 20	
years, or both.	18 U.S.C. §§ 152, 1	341, 1519, and 3571.			
	Sign Below				
	estangen, met ermet en en entanen eftere jek epinek bekentlichen		untario ste terre a citar de la como de decisión de como de se acomo de se de como de se de como de se esta est		
Did you pay	y or agree to pay so	meone who is NOT an attorn	ey to help you fill out bankrup	tcy forms?	
No					
Yes.	Name of Person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
				Signature (Cilidian, Silin 110)	
Under pena	alty of perjury, I dec	lare that I have read the sum	mary and schedules filed with	this declaration and that they are true and	
1 1	/ 4	1			
*	1	$/$ \sim χ	×		
Signatu	re of Debtor 1		Signature of Debtor 2		
Date	7/7/2016	3	Date		
	M / DD / YYYY		MM / DD / Y	YYY	

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Case Number (if known) _

Rodriguez

Last Name

Pari 12: Sign Below	
I have read the answers on this Statement of Financial Affairs and a	ny attachments, and I declare under penalty of perjury that the
answers are true and correct. I understand that making a false stater in connection with a bankruptcy case can result in fines up to \$250,0	ment, concealing property, or obtaining money or property by traud
. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
***	Signature of Debtor 2
Signature of Debtor i	
Date / / /2016 MM / DD / YYYY	Date MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affa	irs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	even fill out hankruntey forms?
Did you pay or agree to pay someone who is not an attorney to help	, you im out builting forms.
	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	and the second s

Yomaira

First Name

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DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director). (3) You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise. & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse) Wisconsin, community property is liable for community debts. 7. DU! PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9 INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly we can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly we can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly we can file your case today if you pay us in full (some attorneys give credit, we don't) pay the 11. CHANGE IN LAWS. Laws & court cases change constantly we can file your case today if you pay us in full (some attorneys give credit, we don't have a supplied to the 11. CHANGE IN LAWS. Laws & court cases change cases change in the 11. CHANGE IN LAWS. Laws & court cases change in the 11. CHANGE IN LAWS. Laws & court cases change in the 11. CHANGE I
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund. change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

bankruptcy trustee in it can't be protected, that the trustee might object in two have covered in the first term in the

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yomaira Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 1 2016

Yomaira Rodriguez

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Parit 4:	Sign	Below	
	er consumer of		

By signing here, I declare under penalty of perjury-that the information on this statement and in any attachments is true and correct

Yomaira Rodriguez

/2016

If you checked line 17a, do NOT fill out or file Form 122C-2

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Yomaira Rodriguez / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptey Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors,

issets, liabilities, income, expenses and g	ceneral financial condition Your bankruptcy case may be dismissed if this ines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rule	s information is not es of the court. The
Dated:/2016	Yomaira Rodriguez	X Date & Sign
	Tomana Rounguez	
Dated:/2016	Attorney: Jonathan Daniel Parker	

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is ar amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pari	ि । Identify Yourself		
	AMERICAN AND AND AND AND AND AND AND AND AND A	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		•
	Write the name that is on your government-issued picture identification (for example,	Yomaira First name	First name
	your driver's license or passport)	Middle name	Middle name
	Bring your picture	Rodriguez	Last name
1	identification to your meeting	Last name	Last nume
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr . Jr., II, III)
2,	All other names you		pet un abstract de la company
	have used in the last 8	First name	First name
< :	years		
	Include your married or maiden names	Middle name	Middle name
		Last name	East name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>7424</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	9×× - ××	9 xx - xx

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re				
You	maira Rodriguez / Debtor	Case No:			
		Chapter:	Chapter 13		
	DISCLOSURE OF CO	DMPENSATION OF ATTORNEY FOR DE	BTOR		
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20166 impensation paid to me within one year before the filing of dered or to be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy, or agreed to be pa	id to me, for services		
	For legal services. I have agreed to accept	\$4,000.00			
	Prior to the filing of this statement I have received	<u>\$0.00</u>			
	Balance Due	-\$4,000.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify				
3.	The source of compensation to be paid to me is:				
٠.	Debtor(s) Other: (specify				
4.	I have not agreed to share the above-disclosed com of my law firm.	npensation with any other person unless they ε	are members and associate		
	I have agreed to share the above-disclosed compen of my law firm. A copy of the agreement, together attached.				
5.	In return for the above-disclosed fee, I have agreed to recase, including:	ender legal service for all aspects of the bankr	uptcy		
	Analysis of the debtor's financial situation, and rer bankruptcy;	ndering advice to the debtor in determining w	hether to file a petition in		
	b. Preparation and filing of any petition, schedules, st	tatements of affairs and plan which may be re-	auired:		
	c. Representation of the debtor at the meeting of cred				
	d Representation of the debtor in adversary proceedings and other contested bankruptcy matters;				
	e. [Other provisions as needed]				
6.	By agreement with the debtor(s), the above-disclosed fe	ee does not include the following service:			
		CERTIFICATION			
		te statement of any agreement or arrangement	for		
	payment to me for representation of the debtor(s) in thi Dated:/2016	is bankruptcy proceedings.			
	Date	Signature of Attorney			
,		Geraci Law I. I. C			

Name of law firm

Record # 716206

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ebtor 1 Yomaira		Rodriguez	Case Number (if known)	
First Name	Middle Name	Last Name			
or your attorney, if you are presented by one	proceed under Chapte each chapter for whice 11 U.S.C. § 342(b) ar	debtor(s) named in this petition, deter 7, 11, 12, or 13 of title 11, United the person is eligible. I also certifud, in a case in which § 707(b)(4)(D schedules filed with the petition is i	States Code, and have ex by that I have delivered to the applies, certify that I have	plained the relief availat ne debtor(s) the notice re	equired by
y an attorney, you do not eed to file this page.	X		Date	Dated:	
333 13 111 111 111 111 111 111 111 111		orney for Debtor	Date	MM / DD / YYYY	/2016
		n Daniel Parker			
	Printed name				
		aw L.L.C.			
	Firm name				
	Number Stre	onroe St., #3400 eet			
	Chicago		IL.	60603	
	City		State	ZIP Code	
	Contact Phone	312-332-1800	Email ac	_{ddress} ndil@gerac	cilaw.com
	Contact Frione				
	629737	8	iL_		
	Bar number		State		